In the Claims

1.   (Original) A computerized method for effecting payment by a check, comprising:

electronically receiving payment information for a check drawing on a checking account of an account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature;

in response to receiving the payment information, retrieving, from a storage location, an image replacement document template associated with the checking account; and

generating an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template.

2.   (Original) The computerized method of Claim 1, wherein the image replacement document is an electronic document, the method further comprising electronically transmitting the image replacement document to a third party.

3.   (Original) The computerized method of Claim 2, wherein the third party is selected from the group consisting of a payor bank, a payee bank, and an account holder for the check.

4.   (Original) The computerized method of Claim 1, further comprising printing the image replacement document and transmitting a printed version of the image replacement document to a third party.

5.   (Original) The computerized method of Claim 4, wherein the third party is selected from the group consisting of a payor bank, a payee bank, and an account holder for the check.

6.   (Original) The computerized method of Claim 1, wherein the respective fields comprise a date field, a payee field, a dollar amount field, a legal amount field, and a signature field.

7.   (Original) The computerized method of Claim 1, wherein retrieving the image replacement document template comprises retrieving a name of the account holder, an address of the account holder, a routing and transit number, and an account number of the checking account.

8.   (Original) The computerized method of Claim 1, wherein generating the image replacement document representative of the check comprises:

generating an image of a completed check;

generating an image replacement document identification section;

generating a legal notification section; and

generating a MICR section representative of the MICR line of the check.

9.   (Original) Logic encoded in media for effecting payment by a check, the logic operable to perform the following steps:

receive payment information for a check drawing on a checking account of an account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature;

retrieve, from a storage location, an image replacement document template associated with the checking account in response to receiving the payment information; and

generate an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template.

10.   (Original) The logic encoded in media of Claim 9, wherein the image replacement document is an electronic document, the logic further operable to transmit the image replacement document to a third party.

11.   (Original) The logic encoded in media of Claim 10, wherein the third party is selected from the group consisting of a payor bank, a payee bank, and an account holder for the check.

12.   (Original) The logic encoded in media of Claim 9, the logic further operable to print the image replacement document for transmission of a printed version of the image replacement document to a third party.

13.   (Original) The logic encoded in media of Claim 12, wherein the third party is selected from the group consisting of a payor bank, a payee bank, and an account holder for the check.

14.   (Original) The logic encoded in media of Claim 9, wherein the respective fields comprise a date field, a payee field, a dollar amount field, a legal amount field, and a signature field.

15.   (Original) The logic encoded in media of Claim 9, wherein the image replacement document template comprises a name of the account holder, an address of the account holder, a routing and transit number, and an account number of the checking account.

16.   (Original) The logic encoded in media of Claim 9, wherein the image replacement document comprises:

  an image of a completed check;

  an image replacement document identification section;

  a legal notification section; and

  a MICR section representative of the MICR line of the check.

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17. (Original) A computerized method for effecting payment by a check, comprising:

generating, on an output device, an electronic image of a check drawing on a checking account of an account holder;

receiving payment information for the check on the output device;

generating a snippet of the payment information; and

electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet.

18. (Original) The computerized method of Claim 17, wherein generating, on the output device, the electronic image of the check comprises:

receiving a smart card at the output device, the smart card storing a check image template; and

reading the stored check image template with the output device.

19. (Original) The computerized method of Claim 17, wherein receiving payment information for the check on the output device comprises receiving a date, a payee, a dollar amount, a legal amount, and a signature on the output device.

20. (Original) The computerized method of Claim 17, further comprising storing the snippet in a storage location.

21. (Original) The computerized method of Claim 17, wherein electronically transmitting the snippet to the remote location comprises electronically transmitting the snippet to a payee bank.

22.   (Original) Logic encoded in media for effecting payment by a check, the logic operable to perform the following steps:

generate an electronic image of a check drawing on a checking account of an account holder on an output device;

receive payment information for the check on the output device;

generate a snippet of the payment information; and

electronically transmit the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet.

23.   (Original) The logic encoded in media of Claim 22, wherein the logic is further operable to read a check image template stored on a smart card associated with the account holder.

24.   (Original) The logic encoded in media of Claim 22, wherein the payment information comprises a date, a payee, a dollar amount, a legal amount, and a signature.

25.   (Original) The logic encoded in media of Claim 24, wherein the payment information is entered on the output device with a digital pen.

26.   (Original) The logic encoded in media of Claim 22, wherein the logic is further operable to store the snippet in a storage location.

27.   (Original) The logic encoded in media of Claim 22, wherein the remote location is selected from the group consisting of a payee bank, a payor bank, and an image replacement document service provider.

28.   (Original) The logic encoded in media of Claim 22, wherein the snippet comprises a file size of no more than about one kilobyte.

29.   (Original) A computerized method for effecting payment by a check, comprising:

generating, on an output device, an electronic image of a check drawing on a checking account of an account holder;

receiving payment information for the check on the output device, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature;

generating a snippet of the payment information;

electronically transmitting the snippet to a remote location;

electronically receiving the snippet at the remote location;

in response to receiving the snippet, retrieving, from a storage location, an image replacement document template associated with the checking account; and

generating an image replacement document representative of the check by inserting the payment information from the snippet into respective fields of the image replacement document template.

30.   (Original) The computerized method of Claim 29, wherein generating, on the output device, the electronic image of the check comprises:

receiving a smart card at the output device, the smart card storing a check image template; and

reading the stored check image template with the output device.

31.   (Original) The computerized method of Claim 29, wherein the image replacement document is an electronic document, the method further comprising electronically transmitting the image replacement document to a third party.

32.   (Original) The computerized method of Claim 29, further comprising printing the image replacement document and transmitting a printed version of the image replacement document to a third party.

33.   (Original) The computerized method of Claim 29, wherein the respective fields comprise a date field, a payee field, a dollar amount field, a legal amount field, and a signature field.

34.   (Original) The computerized method of Claim 29, wherein retrieving the image replacement document template comprises retrieving a name of the account holder, an address of the account holder, a routing and transit number, and an account number of the checking account.

35.   (Original) The computerized method of Claim 29, wherein generating the image replacement document representative of the check comprises:
    generating an image of a completed check;
    generating an image replacement document identification section;
    generating a legal notification section; and
    generating a MICR section representative of the MICR line of the check.